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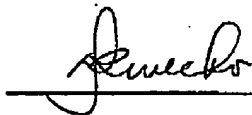
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1. Response (14 pages)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Anderson, et al

Docket No.: ISAA0045

Serial No. : 09/675,412

Art Unit: 3671

Filed: 29 September 2000

Examiner: Beach, Thomas A.

Title: DETECTING AND MEASURING RISK WITH PREDICTIVE MODELS USING
CONTENT MINING

February 3, 2005

Mail Stop Non Fee Amendments

P.O. Box 1450

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RESPONSE

Sir:

This is a Response to the Final Office Action, dated 03 November 2004, for the above-identified patent application. Amendment to the Claims is attached hereto.